

Infant Toddler Program

Insurance Billing Talking Points

1	In Idaho, Infant Toddler Program early intervention services are provided at no cost to families.
2	<p>The Infant Toddler Program relies on the following funding sources:</p> <ul style="list-style-type: none"> • Private insurance • Medicaid • Infant Toddler Program grant funds • State general funds <p>One or more of these will be used to pay for your child's services.</p>
3	The Program requests your permission to seek reimbursement through your insurance when possible. Doing so helps the Program fund quality early intervention services for infants and toddlers in Idaho.
4	Some families have concerns with billing their private insurance because they are not sure what it will do to their insurance benefits. While the Infant Toddler Program is not able to assist families on the details of their specific insurance plan, the Program is aware of the impacts billing can have on benefits. Therefore, the Program has put safeguards in place to ensure your insurance benefits are not affected.
5	<p>The Infant Toddler Program will NOT bill your private insurance if:</p> <ul style="list-style-type: none"> • Accessing benefits will increase your premiums (you will verify this with your insurance carrier) • You have a Health Savings Account (HSA) that is set up on an automatic withdrawal to pay for deductibles or other costs linked to your insurance benefits (you will need to inform the Program, or stop the automatic withdrawal)
6	<p>If you give permission to bill your private insurance, here is what you need to know:</p> <ul style="list-style-type: none"> • Services provided by the Infant Toddler Program, regardless of your insurance coverage, are provided at no expense to you. Therefore, you are not responsible for paying your co-pays, deductibles, services beyond your benefit limitations or caps, or non-covered services. • You will continue to receive Explanation of Benefits (EOBs) from your insurance carrier. It may look like you owe a co-pay or deductible, but understand the Infant Toddler Program covers these costs and you will not be billed. • The Infant Toddler Program does not have the ability to generate bills to families, so you should never receive a bill from our program. If you receive a bill or other notice that you believe is for Infant Toddler services, please contact us right away so we can identify the source. It may be from another program within the Department of Health and Welfare.
7	If you have both private insurance and Medicaid, the Infant Toddler Program cannot bill Medicaid without billing your private insurance first (Medicaid is the payor of last resort).
8	Remember, your child and family will receive services listed on his or her Individualized Family Service Plan (IFSP) regardless of whether you have provided permission to bill private insurance. If you do provide permission, your child's services will never be interrupted and you will never incur a cost due

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	to your insurance coverage.
9	If your insurance carrier or status changes, please notify your service coordinator so a new Financial Resources form can be completed.